

10-16-01

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

2. Once the problem is identified, the next step is to define the objectives and goals of the project. This helps to clarify what needs to be achieved and provides a clear direction for the team.

3. The third step is to develop a plan or strategy to address the problem. This involves breaking down the problem into smaller, manageable tasks and determining the resources needed to complete each task.

4. The fourth step is to implement the plan. This involves assigning tasks to team members, setting deadlines, and monitoring progress to ensure that the project is on track.

5. The final step is to evaluate the results of the project. This involves comparing the actual outcomes against the objectives and goals to determine the effectiveness of the project and identify areas for improvement.

27123

PATENT _TRADEMARK OFFICE

↑AFFIX CUSTOMER NO. LABEL ABOVE ↑

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

UTILITY APPLICATION AND FEE TRANSMITTAL §(1.53(b))

Commissioner for Patents
Box Patent Application
Washington, D.C. 20231

Sir:

Transmitted herewith for filing is the patent application of

Inventor(s) names and addresses:

- (1) Stephen Lange Ranzini; 101 N. Main St, #1004; Ann Arbor, Michigan 48104
- (2) Chris Weideman; 7038 Lochmoor Dr., Ypsilanti, MI 48197
- (3) Don Jacobs; 8815 Kenberton Dr. Oak Park, MI 48237

☐ Additional inventors are listed on a separate sheet

For: **SYSTEM AND METHOD FOR SECURE DATA AND FUNDS TRANSFER**

Enclosed Are:

- 39 page(s) of specification
1 page(s) of Abstract
10 page(s) of claims
7 sheets of ☒ Formal ☐ Informal drawings
8 page(s) of Declaration and Power of Attorney
- ☒ Unsigned
☐ Newly Executed
☐ Copy from prior application
☐ Deletion of inventors including Signed Statement under 37 C.F.R. §1.63(d)(2)

☐ **REQUEST AND CERTIFICATION UNDER 35 U.S.C. §122(b)(2)(B)(i) (form PTO/SB/35)**

As indicated on the attached Request and Certification, Applicant(s) certify that the invention disclosed in the attached application HAS NOT and WILL NOT be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. Applicant(s) therefore request(s) that the attached application NOT be published under 35 U.S.C. §122(b).

☐ Incorporation by Reference:

☐ The entire disclosure of the prior application, from which a copy of the combined Declaration and Power of Attorney is supplied herein, is considered as being part of the disclosure of the accompanying application and is incorporated herein by reference.

☐ Deletion of Inventors (37 C.F.R. §1.63(d) and §1.33(b))

Signed statement attached deleting inventor(s) named in the prior application serial no. _____, filed _____.

☐ Microfiche Computer Program (Appendix)

- ☐ page(s) of Sequence Listing
- ☐ computer readable disk containing Sequence Listing
- ☐ Statement under 37 C.F.R. §1.821(f) that computer and paper copies of the Sequence Listing are the same

☐ Assignment Papers (assignment cover sheet and assignment documents)

- ☐ A check in the amount of \$40.00 for recording the Assignment
- ☐ Charge the Assignment Recordation Fee to Deposit Account No. 13-4500, Order No. _____.
- ☐ Assignment Papers filed in the parent application Serial No. _____.

☐ Certification of chain of title pursuant to 37 C.F.R. §3.73(b)

☐ Priority is claimed under 35 U.S.C. §119 for:
Application No(s). _____, filed _____, in _____ (country).

- ☐ Certified Copy of Priority Document(s) [_____]
 - ☐ filed herewith
 - ☐ filed in application Serial No. _____, filed _____.
- ☐ English translation document(s) [_____]
 - ☐ filed herewith
 - ☐ filed in application Serial No. _____, filed _____.

☐ Priority is claimed under 35 U.S.C. §119(e) for:
Provisional Application No. _____, filed _____.

- ☐ Information Disclosure Statement
- ☐ Copy of [_____] cited references
- ☐ PTO Form-1449
- ☐ References cited in parent application Serial No. _____, filed _____.
- ☐ Related Case Statement under 37 C.F.R. §1.98(a)(2)(iii)
- ☐ A copy of related pending U.S. Application(s) Serial No(s): _____, filed _____, respectively, is attached hereto.
- ☐ A copy of related pending U.S. Application(s) entitled, _____, filed _____ to inventor(s) _____, respectively, is attached hereto.
- ☐ A copy of each related application(s) was submitted in parent application serial no. _____, filed _____.
- ☐ Preliminary Amendment
- ☒ Return receipt postcard (MPEP 503)
- ☒ This is a ☐ continuation ☐ divisional ☒ continuation-in-part of prior application serial no. 09/501,874, filed February 10, 2000, to which priority under 35 U.S.C. §120 is claimed.
- ☐ Cancel in this application original claims _____ of the parent application before calculating the filing fee. (At least one original independent claim must be retained for filing purposes.)
- ☐ A Preliminary Amendment is enclosed. (Claims added by this Amendment have been properly numbered consecutively beginning with the number following the highest numbered original claim in the prior application).
- ☒ The status of the parent application is as follows:
- ☐ A Petition for Extension of Time and a Fee therefor has been or is being filed in the parent application to extend the term for action in the parent application until _____.
- ☐ A copy of the Petition for Extension of Time in the co-pending parent application is attached.
- ☒ No Petition for Extension of Time and Fee therefor are necessary in the co-pending parent application.
- ☐ Please abandon the parent application at a time while the parent application is pending or at a time when the petition for extension of time in that application is granted and while this application is pending has been granted a filing date, so as to make this application co-pending.
- ☐ Transfer the drawing(s) from the parent application to this application
- ☐ Amend the specification by inserting before the first line the sentence:
This is ☐ continuation ☐ divisional ☐ continuation-in-part of co-pending application Serial No. _____, filed _____.

I. CALCULATION OF APPLICATION FEE				
	Number Filed	Number Extra	Rate	Basic Fee \$740.00/370.00
Total Claims*	294- 20 =	274x	\$18.00/ \$9.00	\$ 2466.00
Independent Claims	12- 3 =	9x	\$84.00/ \$42.00	\$ 378.00
<input checked="" type="checkbox"/> Multiple Dependent Claims		If marked, add fee of \$280.00 (\$140.00)		\$ 140.00
* Reflects total number of claims for fee purposes, with multiple dependent claims being counted according to 37 C.F.R. §1.75(c)				
TOTAL:				\$ 3354.00

- ☒ Small entity status is or has been claimed. Reduced fees under 37 C.F.R. §1.9 (f) paid herewith \$3354.00.
- ☒ A check in the amount of \$3354.00 in payment of the application filing fees is attached.
- ☐ Charge fee to Deposit Account No. 13-4500, Order No. _____. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
- ☒ The Commissioner is hereby authorized to charge any additional fees which may be required for filing this application or credit any overpayment to Deposit Account No. 13-4500, Order No. 3892-4002. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,
MORGAN & FINNEGAN, L.L.P.

Dated: October 15, 2001

By: _____

John W. Osborne
John W. Osborne
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Stephen Lange Ranzini, et al.

Group Art Unit: TBA

Serial No.: TBA

Examiner: TBA

Filed: October 15, 2001

For: SYSTEM AND METHOD FOR SECURE DATA AND FUNDS TRANSFER

EXPRESS MAIL CERTIFICATE

Express Mail Label No.: **EJ606933404US**

Date of Deposit: **October 15, 2001**

I hereby certify that the following attached paper(s) and/or fee

1. Utility Application and Fee Transmittal Form;
2. Combined Declaration and Power of Attorney Form;
3. Patent Application (38 pgs. Spec., 10 pgs. Claims, 1 pg. Abstract);
4. Formal Drawings (Seven Sheets (Figs. 1-7));
5. Check in the Amount of \$3,354.00; and
6. Return Receipt Postcard

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above and is addressed to the Commissioner for Patents, Washington, D.C. 20231.

Jesus Raul Remedios

(Typed or printed name of person mailing papers(s) and/or fee)

(Signature of person mailing paper(s) and/or fee)

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